

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MICHIGAN

IN RE: §
§
Alisa Rene Byrnes § CASE NO. 19-01427
§ HON. Scott W Dales
Debtor(s) § Filed: 04/03/2019
§

**ORDER ALLOWING DEBTOR TO ENTER INTO A TRIAL MORTGAGE LOAN
MODIFICATION WITH BSI FINANCIAL SERVICES AND AUTHORIZING THE DEBTOR
TO TEMPORARILY REDUCE DEBTOR'S MONTHLY PAYMENT**

Upon Stipulation of the Debtor, the mortgage lender and the Chapter 13 Trustee, and the Court being fully advised of the said premises.

IT IS HEREBY ORDERED that the parties and terms of the proposed modification include:

Mortgage Creditor/Servicer: BSI Financial Services
Borrower Name(s): Alisa R. Byrnes
Property Address: 2202 Lagoon Dr., Okemos, MI 48864
Last Four Digits of Mortgage Account No: 6524
Proposed Modified Trial Payment: 6 Trial Payments in the amount of \$1,599.78
First Trial Payment Due: 01/01/2021.

IT IS FURTHER ORDERED The Debtor shall reduce the monthly Chapter 13 Plan payment to \$1,030.22 for the months of January, February, March, April, May, and June of 2021 in order to make mortgage modification payments directly to the mortgage creditor:

- a. First Trial Payment Due 01/01/2021 : The Debtor shall submit a plan payment of \$1,030.22 to the Chapter 13 Trustee and \$1,599.78 to the Mortgage Creditor.
- b. Second Trial Payment Due 02/01/2021 : The Debtor shall submit a plan payment of \$1,030.22 to the Chapter 13 Trustee and \$1,599.78 to the Mortgage Creditor.
- c. Third Trial Payment Due 03/01/2021 : The Debtor shall submit a plan payment of \$1,030.22 to the Chapter 13 Trustee and \$1,599.78 to the Mortgage Creditor.
- d. Fourth Trial Payment Due 04/01/2021 : The Debtor shall submit a plan payment of \$1,030.22 to the Chapter 13 Trustee and \$1,599.78 to the Mortgage Creditor.
- e. Fifth Trial Payment Due 05/01/2021 : The Debtor shall submit a plan payment of \$1,030.22 to the Chapter 13 Trustee and \$1,599.78 to the Mortgage Creditor.

- f. Sixth Trial Payment Due 06/01/2021 : The Debtor shall submit a plan payment of \$1,030.22 to the Chapter 13 Trustee and \$1,599.78 to the Mortgage Creditor.

IT IS FURTHER ORDERED The Trustee shall resume the ongoing mortgage payments pursuant to terms of the last confirmed plan commencing on 07/01/2021.

IT IS FURTHER ORDERED That during the seven months following the entry of this stipulation, the Chapter 13 Trustee shall reserve mortgage payments on pre-petition mortgage arrearages in the amount of \$875.00 until:

- a. further order of this court granting a permanent loan modification and clarifying the treatment of the mortgage arrears; or
- b. a correspondence from the creditor or debtor indicating the loan modification was denied;
- c. an approved amended plan;
- d. in any event, no longer than six (6) months from the date of this stipulation.

IT IS FURTHER ORDERED That following the seventh month from the entry of this stipulation, the Trustee shall disburse funds as to the ongoing post-petition mortgage payments, and mortgage arrears pursuant to the terms of the last confirmed plan until:

- a. further order of the court;
- b. notification from the creditor related to the mortgage payment change; or
- c. an approved amended plan.

IT IS FURTHER ORDERED that any notice shall include the following:

- a. clarification of the mortgage arrears status;
- b. the current mortgage payment amount; and
- c. the mortgage payment current due date.

END OF ORDER

IT IS SO ORDERED.

Dated December 31, 2020





Scott W. Dales
United States Bankruptcy Judge